

United States Bankruptcy Court
District of South Carolina

Case Number: 12-02614-jw

Chapter: 13

In re: (Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address)

Alethia Fields Lewis
860 Cartwright Drive
Charleston, SC 29414

Last four digits of Social Security or other Individual Taxpayer
No(s)(if any): xxx-xx-9260

Entered By The Court
4/22/15

Discharge of Debtor After Completion of Chapter 13 Plan

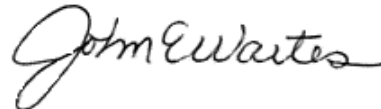
Filed By The Court

4/22/15
Laura A. Austin
Clerk of Court
US Bankruptcy Court

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

Columbia, South Carolina
April 22, 2015
Document 21



United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The Chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005) and;
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of South Carolina

In re:
 Alethia Fields Lewis
 Debtor

Case No. 12-02614-jw
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0420-2

User: smithj
 Form ID: 194BNC

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Apr 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2015.

db
 541986697 +Alethia Fields Lewis, 860 Cartwright Drive, Charleston, SC 29414-5130
 541986698 +Allied Interstate, For LVNV Funding/Sears/Lowes, PO Box 361774, Columbus OH 43236-1774
 541986698 +Brock and Scott, For Comp Legal Solutions/First Bank DE, 1315 Westbrook Plaza Dr,
 Winston Salem NC 27103-1357
 542078875 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 541986699 +Charleston County Clerk of Court, 100 Broad Street, Suite 106, Charleston SC 29401-2210
 541986700 +Charleston County Tax Collector, c/o Chas Co Bankruptcy Dept, 4045 Bridge View Dr,
 N Charleston SC 29405-7464
 541986702 +Client Services, For: Dillards, 3451 Harry S Truman Blvd, Saint Charles MO 63301-4047
 541986704 +Designed Receivable Solutions, For Charleston EMS, 1 Centerpointe Drive, Ste 450,
 La Palma CA 90623-1089
 541986707 +First Premier, PO Box 981491, El Paso TX 79998-1491
 541986710 #+Korn Law Firm, For Midland Funding/Chase, PO Box 11264, Columbia SC 29211-1264
 541986709 +Korn Law Firm, For Midland Funding/Capital One, PO Box 12369, Columbia SC 29211-2369
 541986711 +Medical Emergency, 6880 W. Snowville Rd #210, Brecksville OH 44141-3255
 541986712 +Moore & Van Allen, For SCFCU, PO Box 22828, Charleston SC 29413-2828

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: PRA.COM Apr 22 2015 22:28:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 cr
 +E-mail/Text: lpbankruptcy@scfederal.org Apr 22 2015 22:33:17
 South Carolina Federal Credit Union, PO Box 190012, North Charleston, SC 29419-9012
 542064580 +EDI: BASSASSOC.COM Apr 22 2015 22:28:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 542023489 +E-mail/Text: bankruptcy@cavps.com Apr 22 2015 22:33:04 Cavalry Portfolio Services, LLC,
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
 541986701 +EDI: CITICORP.COM Apr 22 2015 22:28:00 Citi, PO Box 6241, Sioux Falls SD 57117-6241
 541986705 +EDI: RMSC.COM Apr 22 2015 22:28:00 Dillards, PO Box 981400, El Paso TX 79998-1400
 541986706 +E-mail/Text: data_processing@fin-rec.com Apr 22 2015 22:32:51 Financial Recovery Services,
 For BOA, PO Box 385908, Minneapolis MN 55438-5908
 541986708 +EDI: HFC.COM Apr 22 2015 22:28:00 HSBC Orchard Bank, PO Box 60167,
 City of Industry CA 91716-0167
 541999470 +EDI: MID8.COM Apr 22 2015 22:28:00 Midland Credit Management, Inc.,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 542314303 EDI: PRA.COM Apr 22 2015 22:28:00 Portfolio Recovery Associates, LLC, PO BOX 41067,
 Norfolk, VA 23541
 542024430 EDI: PRA.COM Apr 22 2015 22:28:00 Portfolio Recovery Associates, LLC, PO Box 12914,
 Norfolk VA 23541
 541986713 EDI: RMSC.COM Apr 22 2015 22:28:00 Rooms To Go, GE Money Bank, PO Box 981127,
 El Paso TX 79998-1127
 542009126 E-mail/Text: lpbankruptcy@scfederal.org Apr 22 2015 22:33:17
 SOUTH CAROLINA FEDERAL CREDIT UNION, P.O. BOX 190012, N. CHARLESTON, SC 29419-9012
 541986714 +E-mail/Text: bankruptcy@sctax.org Apr 22 2015 22:33:09 South Carolina Department of Revenue,
 PO Box 125, Columbia SC 29202-0125
 542318437 +EDI: BASSASSOC.COM Apr 22 2015 22:28:00 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
 TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
 Tucson, AZ 85712-1083
 cr* +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,
 TUCSON, AZ 85712-1083
 541986703 ##+Contract Callers, 1058 Claussen Rd Ste 110, Augusta GA 30907-0301

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0420-2

User: smithj
Form ID: 194BNC

Page 2 of 2
Total Noticed: 28

Date Rcvd: Apr 22, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2015 at the address(es) listed below:

James M. Wyman nobles@charleston13.com,
wyman@charleston13.com; lamontagne@charleston13.com; renno@charleston13.com; d_nobles@bellsouth.net
R. Michael Drose on behalf of Debtor Alethia Fields Lewis Drose@Droselaw.com
Reid E. Dyer on behalf of Creditor South Carolina Federal Credit Union reiddyer@mvalaw.com
US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 4